

**Franklin County  
Whole-Home Repairs Program  
Administered by Luminest Inc.**

## Program Overview:

The Whole-Home Repairs Program was created to address habitability and safety concerns, provide measures to improve energy or water efficiency and make units accessible for individuals with disabilities.

The Whole-Home Repairs Program addresses housing insecurity and the climate crisis by providing funding to county programs to support repairs for homeowners for upkeep and weatherization. Additionally, this program provides funding to counties for construction related workforce development.

The local program is for homeowners throughout Franklin County. Individual homeowner projects may vary in cost from a minimum amount of \$2,000 and up to a maximum amount of \$24,750 per unit. Homeowners age 62 and older as well as those with disabilities will be given preference.

## Eligibility:

- The dwelling to be improved is homeowner occupied
- The property is located in Franklin County, Pennsylvania
- The homeowner's household income does not exceed 80% of the area median income
- The property repair costs meet the minimum single grant award amount of \$2,000
- The property repair costs do not exceed the maximum single grant award amount of \$24,750
- Preference will be given to homeowners age 62 or older and those with disabilities.

## General Terms & Conditions:

After a preliminary intake identifying a homeowner applicant, referred to as "the applicant", has met program guidelines, Luminest staff will begin a client file and maintain all necessary documentation for each eligible household.

1. The grant award amount will be based on the extent of work to be done. To finalize the grant and before any work can commence, a grant closing will be held. The applicant will be asked to sign an Agreement for the grant.
2. The applicant must be income qualified. All income for all household members will be reported for income determination based on HUD's Part 5 determination of income. All income documents must be submitted to determine eligibility. Homeowner applicant certifies that income information provided is true and accurate. If rehabilitation contracts are not executed within six (6) months from the date of initial income determination, the homeowner applicant's household income must be recertified.
3. The applicant must **own** and **reside** in the property (i.e. the deed/title to the home must be in the name of the income eligible applicant).
4. Mobile homes are ineligible unless they are on a permanent foundation on private property.
5. Homes that are considered unfit for human habitation under HUD regulations are eligible for assistance **only if** the program grant would make the home habitable without further assistance or additional funding to complete the project is available through other existing programs to make improvements to create a livable home. The applicant must have all forms of assistance in place to make the home habitable before this funding will be awarded.
6. Homes in a 100 year flood plain are ineligible for this program.

7. Applicants may have a credit score under 800 and may have a past bankruptcy; however, applicants cannot have active judgments on their credit reports. All property taxes and municipal bills/fees must be current. The applicant will be required to provide proof of payment for property taxes and municipal bills/fees. The applicant will be required to provide proof they are not in default if there is a mortgage on the property.
8. Luminest will provide free start-to-finish technical assistance to the applicant, including help with application preparation, site inspections, preparation of the scope of work, contractor selection, execution of contract documents, oversight of construction, and coordination with building inspectors or their designees.

### **General Policies & Procedures:**

Luminest staff will perform an inspection of the property to determine what proposed rehabilitation is required to ensure that the property will meet habitability and safety codes, and/or provide measures to improve energy or water efficiency, and/or address unit accessibility for individuals with disabilities. This includes all applicable zoning, building and safety codes, as well as any applicable State codes or regulations pertaining to single family housing. Luminest staff will prepare a draft "Work Write Up." It will address the following in order of importance:

1. **Correction of code violations:** This includes the repair and/or replacement of defective structural, mechanical, plumbing, or electrical conditions.
2. **Deferred maintenance conditions:** This includes, but is not limited to, the water heater, roof, paint, and flooring.
3. **Rehabilitation that targets health and safety:** This includes, but is not limited to, electric, heating, roofing, sewer/water lines, and septic clean-out. Generally, "cosmetic" work such as landscaping, remodeling, appliance replacement, etc. are not eligible activities.

Luminest staff will meet with the applicant to review the final Work Specifications. At that time, the applicant will have the opportunity to comment on the Work Specification sheet. Any modification to the Work Specification sheet must be in compliance with program guidelines.

### **Applying for Funding:**

1. Complete all blanks on the application form. The Luminest staff may provide assistance if needed.
2. Include the following proof of income as it applies for each household member.
  - a) Employment
    - a. Four (4) bi-weekly pay stubs or eight (8) weekly paystubs from the previous sixty (60) days or two (2) years of federal and state tax returns.
  - b) Self-employment
    - a. Attach three (3) years of federal and state tax returns.
  - c) Social Security Benefits
    - a. Attach the adjustment letter from Social Security Administration for the current year
  - d) Civil Service Benefits
    - a. Attach the benefit adjustment letter from Civil Service for the current year
  - e) Pension Benefits
    - a. Attach 1099 form from pension providers for the previous year

- f) Alimony or Child Support
  - a. Attach verification of the child support or alimony received in the form of a separation agreement or court order
- g) All Other Types Household Income
  - a. Attach appropriate documentation for the current or previous year
- 3. Applications are accepted and reviewed on a first-come-first-serve basis.
- 4. All grants are subject to funding availability.

Examples of Eligible Work:

1. Insect infestation extermination
2. Attic insulation
3. Hard-wired smoke detectors and carbon monoxide detectors
4. Structural deficiencies
5. Roofing deficiencies
6. Plumbing deficiencies
7. Heating deficiencies
8. Electrical deficiencies
9. Creation of safe ingress and egress
10. Removal of blighting exterior conditions
11. Elimination of lead-based paint hazards per EPA standards
12. Making units accessible for persons with disabilities
13. Addressing other habitability and safety concerns

Examples of Ineligible Repairs:

1. Reimbursement for homeowner's personal labor
2. Room additions and extension (unless required due to family size)
3. Purchase, installation, or repair of furnishings
4. Demolition that does not improve existing structure
5. Free standing concrete walls
6. Interior wood paneling
7. Bookcases
8. Barbeque pits and outdoor fireplaces
9. Bath houses, swimming pools, saunas, and hot tubs
10. Dumbwaiters
11. Flower boxes, greenhouses, and greenhouse windows
12. Kennels
13. Photo or art murals
14. Steam cleaning of exterior
15. TV antennas and satellite receivers
16. Valances, cornice boards, and drapes
17. Decks or patios
- 18. Materials, fixtures, or equipment of a type or quality exceeding those customarily used on properties of the same general type as the property to be rehabilitated**

**Contractor Selection:**

Applicant must receive bids from three (3) qualified contractors for the rehabilitation project, if possible. Luminest maintains a list of contractors who perform rehabilitation work. This list is available for selecting a qualified contractor. This list is not a recommendation or endorsement of any contractors by Luminest or the County. All contractors who are licensed, bonded, and registered in the State of Pennsylvania are eligible to be considered to perform the work. Ultimately, it is the applicant's responsibility to investigate the contractor(s) being considered to perform the work by checking references, checking with the Better Business Bureau, and/or any other sources of information. Luminest will prepare the bid specifications and assist in the circulation of the invitation to bid to perspective contractors.

All bid invitation packages will contain:

1. Homeowner's contact information
2. Description of rehab work to be performed
3. Notification that a site visit is required
4. Bid due date

Bids must be returned to Luminest and include approximate contractor start date. Upon receipt of bids, Luminest will review the bids with the applicant to determine which contractor submitted the lowest responsible bid. To receive full grant funding, the applicant must select the contractor having the lowest responsible bid.

If the applicant chooses a contractor with a bid that is higher than the lowest responsible bid then the applicant will be responsible to pay the difference between the two bids. The applicant must pay the cost difference to the contractor before any of the grant funding will be used to pay the contractor.

Once the contractor is determined, Luminest will send the selected contractor a notice of award.

**Contractor Payments:**

Partial payments or progress payments of the contract amount may be made to the contractor. There will be an inspection of the work for which the contractor wants payment. The contractor will be paid for the percentage of work that has been satisfactorily completed. The applicant will be asked to verify that the work has been completed.

**Certification Agreement:**

Prior to awarding the contract, the contractor and the applicant must sign a contract agreement and Waiver and Release of Mechanic's Lien. The agreement provides for a minimum one-year guarantee for materials and workmanship. Some materials carry a manufacturer's warranty for a longer period of time. Copies of those warranties are to be provided to homeowner. If any defects occur during the contractor's guarantee period, the applicant should immediately contact the contractor to have the defects corrected. The applicant also signs the contract agreement denoting acceptance of the work and materials provided by the contractor under the terms of the contract documents.

**Certification of Completion:**

10/9/24

Upon project completion and prior to the contractor receiving final payment, a Certification of Completion will be provided by Luminest to be completed and returned by the applicant.

**Final Inspection:**

After the project has been completed, the contractor will arrange for a final inspection with Luminest. When the applicant and Luminest determine that the project has been satisfactorily completed, the contractor will be paid in full.

**Cancellation of Participation:**

After the bids are returned by the contractors and the total cost of the project is determined, it is possible for an applicant to reconsider and withdraw from the program. Should an applicant decide to withdraw from the program, there is the possibility that conditions that exist in the home that pose a threat to health or safety may be referred to the local code inspector.